



DEFENSE FINANCE AND ACCOUNTING SERVICE

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MAR 30 2001

DFAS-DFM

MEMORANDUM FOR DIRECTOR, MILITARY PAY OPERATIONS, DEFENSE
FINANCE AND ACCOUNTING SERVICE (PM/CL)

SUBJECT: Interim Change to the Department of Defense Financial
Management Regulation (DoDFMR), Volume 7B,
Regarding Survivor Benefit Plan (SBP) Open Season
(DFAS Item H-52)

The attached is Interim Change Number R10-01 to
Chapters 43, 45, and 57 of the DoDFMR, Volume 7B. This change
incorporates the SBP Open Enrollment provisions of Public
Law 105-261, Section 642, October 17, 1998. The open
enrollment period was from March 1999 through February 2000.

We have evaluated your comments on the proposed change and
included your comments where appropriate. Assignment of the
interim change is your authority to initiate procedural
modifications to implement this change. Use the attached to
initiate the formal change to the DoDFMR, Volume 7B.

Jerry S. Winton
Director for Finance

Attachments:
As stated

CC:
DASD(MMP) (COMP)
ODGC(F)
DFAS-GAM/DE
Service Liaisons
USCG/NOAA/PHS Liaisons
DFAS-PRR/CL
DFAS-PRR/DE

1. Add paragraph 430105 to read:

“430105. Public Law 105-261 (reference (fu)) provided members an opportunity to elect or change SBP coverage March 1, 1999 through February 29, 2000.”

2. Add paragraph 430903 to read:

“430903. Public Law 105-261 (reference (fu)) provided an open enrollment period from March 1, 1999 through February 29, 2000.

A. Eligible Member. An eligible member was a member or former member of the Uniformed Services who, on February 28, 1999:

1. was not participating to the fullest possible extent in SBP and SSBP (or RCSBP and RCSSBP);
2. was previously eligible to elect SBP and/or SSBP (or RCSBP and/or RCSSBP) coverage at a greater level; and
3. was entitled to retired pay or would have been entitled to retired pay under 10 U.S.C., Chapter 1223 (Chapter 67 as in effect before October 5, 1994), but was not yet age 60.
4. was entitled to retired pay or would have been entitled to retired pay under 10 U.S.C., Chapter 1223 (Chapter 67 as in effect before October 5, 1994), but was not yet age 60.

See paragraph 550505.F for eligibility of a Reserve Component member.

B. Coverage Limitations

1. A member could designate only the beneficiaries who satisfied the legal criteria for the category of coverage as of the date the election was filed. A member could not provide a level of coverage or elect for a beneficiary for which the member could not have made an election previously. For example, a member who was married upon retirement could not elect insurable interest coverage.
2. A member who previously participated in SBP but terminated participation on the second anniversary as provided in paragraph 430801 was ineligible to reelect SBP again during the open enrollment period.

3. An open season election by a member already entitled to retired pay was for a standard (SBP) annuity even if that member previously elected a reserve-component annuity (RCSBP or RCSSBP). An open enrollment election by a member who would have been entitled to retired pay under 10 U.S.C., Chapter 1223, but for the fact that member was under age 60 was a reserve- component annuity (RCSBP or RCSSBP). For additional information on the open season reserve-component annuity, see Chapter 57.

4. A spouse or former spouse election could include Supplemental SBP coverage.

5. No election could be made for a beneficiary other than the one currently protected under SBP except for the addition of child coverage to a spouse or former spouse election.

C. Elections Primarily Voluntary. The open season election was voluntary on the part of the member and was not subject to the concurrence of the member's spouse or former spouse. No court order could require a member to make an open season election. An election could not be deemed for former spouse coverage as a result of any such court order. However, an RCSBP election during the open enrollment period when the member had no existing election and made an election for less than maximum spouse coverage required spousal concurrence.

D. Making An Election. The member completed DD Form 2656-3 (Survivor Benefit Plan and Reserve Component Survivor Benefit Plan Open Enrollment Election). The election was submitted to the Military Service designated agent indicated in the *Instructions* portion of the DD Form 2656-3.

E. Effective Date of Election. The election was effective the first day of the month after the election was received. The date received was the date the election was first logged into the appropriate data system. However, if the log-in date was prejudicial to the payment of an annuity to the survivor (that is, the log-in date would preclude annuity payment) and the survivor had proof of an earlier mailing date, the mailing date was deemed as the date received. An election received before March 1, 1999 was deemed as having been received on February 28, 1999. An election received after February 29, 2000 was deemed as having been received on the date of mailing if the postmark was a date within the open enrollment period.

F. Death of Member Within Two Years. If the member dies within 2 years of the effective date of the election, the election is void. All open enrollment premiums for a void election are refunded to the person who would have been the beneficiary had the member lived the required 2-year period.

G. Open Enrollment Premiums. A member pays open enrollment premiums for elected coverage based on the number of years that elapsed since the member's first opportunity to elect SBP. In most cases, the first opportunity to elect SBP was upon retirement. If a member was not married at retirement, but married later, the number of elapsed years was figured from the first anniversary of the marriage. If the member was married at time of retirement, the date of the first opportunity to participate was the date of retirement, regardless of how the following years may have been divided between marriage and divorce.

1. There are two types of open enrollment premiums. The first premium type is the prospective premium that is collected each month beginning with the effective date of the election. The premium is collected in the same manner as though the member elected SBP at the earliest opportunity.

2. The second premium type was a one-time, buy-in premium. This premium was due and payable in a one-time, lump sum payment when the member filed an election. However, to lessen the financial impact to the member over time, DoD allows a portion of this premium to be deferred and deducted from retired pay in equal monthly installments over the 24-month period immediately following the effective date of the election.

a. The deferred amount could not exceed the total net retired pay the member expected to receive over the 24-month period. Regardless of any deferred amount, the member was considered obligated for the payment of the lump sum premium at the time of the election. If the member's net retired pay is reduced after the monthly installments begin, the member makes an immediate payment equal to the anticipated shortfall in monthly installments expected through the end of the original 24-month period.

b. The one-time, buy-in premium payments are credited to the Department of Defense Military Retirement Fund or other comparable account for non-DoD Services.

c. No other obligation is impacted by the one-time, buy-in premium. In particular, the dual compensation deduction (repealed October 1999) did not take into account the one-time, buy-in premium. The amount of disposable retired pay for former spouse payments from retired pay under Chapter 29 of this volume does not take into account the one-time, buy-in premium.

d. The one-time, buy-in premium was not considered a deduction due to an SBP election under 10 U.S.C., Chapter 73, rather it was the result of an election under Public Law 105-261, the National Defense Authorization Act, FY 1999 (reference (fu)). Since the one-time, buy-in premium is not considered a reduction in retired pay due to an election under 10 U.S.C., Chapter 73, even when paid through monthly installments, these amounts do not reduce the member's taxable retired pay. The premiums may be used as the

basis in an annuity under standard tax law, in the same manner as SBP premiums the member remits directly when retired pay has been waived in favor of Civil Service annuity.

e. This type of premium is not refundable under 10 U.S.C. 1452 and 1450(e) when the surviving spouse is entitled to Dependency and Indemnity Compensation from the VA.

H. Miscellaneous. Public Law 105-261 (reference (fu)) allows additional premium amounts to protect the actuarial soundness of the SBP program against associated risks for open enrollment elections. The use of the pre-flat rate reduction, which is the two-part SBP premium formula with low-cost threshold shown in paragraph 450202, does not apply to the open enrollment elections. Additionally, since the beneficiary of a person making an open enrollment election was considered ineligible to have annuity computed under 10 U.S.C. 1451(e), the Social Security Offset method (described in paragraph 460101), the premiums for open enrollment are associated with the two-tier annuity system.”

3. Add paragraph 450206 to read:

“450206. A member who elects SBP during the open enrollment period March 1, 1999 through February 29, 2000 pays a prospective monthly premium and a one-time, buy-in premium. The SBP open enrollment premium tables are: Table 45-7, SBP Spouse or Spouse and Child Lump Sum Factor; Table 45-8, SBP Insurable Interest and Supplemental SBP Lump Sum Factor; and Table 45-9, Supplemental SBP Open Enrollment Factor. Contact DFAS for the specific child individual open enrollment premium factors and child buy-in factors (or an appropriately determined office for non-DoD Uniformed Services). Tables 45-10, 45-11 (deferred), and 45-12 (immediate) are open enrollment factors for the RCSBP participant age 60 or older. (Note: Tables 45-10, 45-11, and 45-12 are repeated as tables in Chapter 57 for the participants not yet age 60 who make open enrollment elections.) An open enrollment election by a member entitled to retired pay under 10 U.S.C., chapter 1223 is under the standard (SBP) premium, even if the member previously elected a Reserve Component annuity. An open enrollment election by a member who would be entitled to retired pay under 10 U.S.C., chapter 1223 but for the fact that member is not yet age 60 is under the reserve-component annuity program.”

4. Add paragraph 550113 to read:

Note: Chapter 54 was redesignated Chapter 55 in IC R8-98.)

“550113. A Reserve member may have been eligible to participate during the one-year open enrollment period March 1, 1999 through February 29, 2000. See paragraph 550506.”

5. Add subparagraph 550505.F to read:

“F. A Reserve member may have been eligible to participate during the one-year open enrollment period March 1, 1999 through February 29, 2000. An eligible Reserve member was a member or a former member who on February 28, 1999:

1. was not participating in RCSBP and RCSSBP to the fullest extent possible; and

2. was previously eligible to elect RCSBP or RCSSBP at a greater level; and

3. was entitled to retired pay, or would have been eligible for retired pay under 10 U.S.C., Chapter 1223 (Chapter 67 before October 5, 1994), but for the fact that member was under age 60.

An open enrollment election by a member who was eligible for retired pay under 10 U.S.C., Chapter 1223 but for the fact that member was under age 60 was a reserve-component annuity. An open season election by a member already entitled to retired pay was for a standard (SBP) annuity even if the member previously elected reserve-component annuity (RCSBP or RCSSBP). See paragraph 430903.”

6. Revise the first and second sentences in paragraph 570207 to read:

(Note: Chapter 56 was redesignated as Chapter 57 in IC R8- 98.)

“570207. The premium additions for the open season April 1, 1992 to March 31, 1993, Table 45-6, do not apply to the RCSBP. The premium for the 1992/1993 open season election, however, is computed in two parts. The first part...”

7. Add paragraph 570208 to read:

“570208. For the 1999/2000 open enrollment election, there is a prospective monthly premium, but there was no open enrollment lump sum buy-in premium for the reserve-component election. The Reserve add-on premium must be added to other SBP and SSBP premiums applicable. See Table 57-4, RCSBP Open Enrollment Factors, and Tables 57-5 and 57-6, RCSSBP Open Enrollment Factors for premium computations.”

8. Add attached Tables 45-7, 45-8, 45-9, 45-10, 45-11 and 45-12 to Chapter 45. Add attached Tables 57-4, 57-5 and 57-6 to Chapter 57.

DFAS Item # H-52	Interim Change R 10-01 to DoDFMR, Volume 7B
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1999 OPEN ENROLLMENT PREMIUM FACTORS - SBP SPOUSE AND SPOUSE/CHILD COVERAGE SPOUSE ONLY LUMP SUM FACTOR (SOLSF)			
Completed Years Since Event	Lump Sum factor per \$1 of monthly premium	Completed Years Since Event	Lump Sum factor per \$1 of monthly premium
0	43	14	218
1	53	15	236
2	63	16	256
3	72	17	276
4	82	18	295
5	91	19	314
6	100	20	332
7	124	21	349
8	133	22	366
9	141	23	382
10	150	24	399
11	166	25	415
12	182	26	429
13	200		

**Table 45-7 - 1999 Open Enrollment Premium Factors - SBP Spouse and Spouse/Child
Coverage Spouse Only Lump Sum Factor (SOLSF)**

1999 OPEN ENROLLMENT PREMIUM FACTORS – INSURABLE INTEREST AND SUPPLEMENTAL LUMPS SUM FACTORS (IISLSF)			
Completed Years Since Event	Lump Sum factor per \$1 of monthly premium	Completed Years Since Event	Lump Sum factor per \$1 of monthly premium
0	6	14	218
1	19	15	236
2	32	16	256
3	45	17	276
4	59	18	295
5	73	19	314
6	88	20	332
7	103	21	349
8	118	22	366
9	134	23	382
10	150	24	399
11	166	25	415
12	182	26	429
13	200		

Table 45-8 - 1999 Open Enrollment Premium Factors – Insurable Interest and Supplemental Lump Sum Factors (IISLSF)

1999 OPEN ENROLLMENT PREMIUM FACTORS – 5 PERCENT SBP SUPPLEMENT WHEN SURVIVING SPOUSE REACHES AGE 62 (SSBPOEF)							
Age at Electi on	Premium as percent of base amount	Age at Electi on	Premium as percent of base amount	Age at Electi on	Premium as percent of base amount	Age at Electi on	Premium as percent of base amount
16	0.0048	40	0.0099	64	0.0346	88	0.0976
17	0.0050	41	0.0106	65	0.0359	89	0.1019
18	0.0053	42	0.0105	66	0.0377	90	0.1070
19	0.0055	43	0.0108	67	0.0398	91	0.1135
20	0.0057	44	0.0114	68	0.0400	92	0.1200
21	0.0059	45	0.0119	69	0.0415	93	0.1267
22	0.0062	46	0.0127	70	0.0430	94	0.1334
23	0.0065	47	0.0133	71	0.0453	95	0.1401
24	0.0068	48	0.0138	72	0.0482	96	0.1464
25	0.0071	49	0.0146	73	0.0484	97	0.1519
26	0.0074	50	0.0156	74	0.0515	98	0.1528
27	0.0078	51	0.0163	75	0.0543	99	0.1515
28	0.0081	52	0.0172	76	0.0567	100	0.1502
29	0.0085	53	0.0181	77	0.0593	101	0.1490
30	0.0089	54	0.0193	78	0.0620	102	0.1482
31	0.0089	55	0.0203	79	0.0649	103	0.1481
32	0.0093	56	0.0219	80	0.0681	104	0.1494
33	0.0098	57	0.0229	81	0.0711	105	0.1537
34	0.0103	58	0.0242	82	0.0742	106	0.1647
35	0.0108	59	0.0257	83	0.0775	107	0.1933
36	0.0113	60	0.0262	84	0.0811	108	0.2916
37	0.0089	61	0.0295	85	0.0851	109	0.4554
38	0.0093	62	0.0302	86	0.0888		
39	0.0096	63	0.0321	87	0.0928		

**Table 45-9 - 1999 Open Enrollment Premiums - 5 Percent SBP Supplement When
Surviving Spouse Reaches Age 62 (SSBPOEF)**

1999 OPEN ENROLLMENT PREMIUM FACTORS RESERVE PART OF RC-SBP RATES – (RCOEF) (Notes)																						
Age of Member	Age of Youngest Child																					
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
58 +	0.0025	0.0024	0.0023	0.0022	0.0021	0.0020	0.0019	0.0017	0.0016	0.0015	0.0013	0.0012	0.0011	0.0009	0.0007	0.0006	0.0005	0.0004	0.0004	0.0004	0.0007	0.0005
57	0.0049	0.0047	0.0045	0.0043	0.0041	0.0039	0.0037	0.0034	0.0032	0.0029	0.0026	0.0024	0.0021	0.0017	0.0014	0.0011	0.0009	0.0007	0.0007	0.0008	0.0014	0.0009
56	0.0089	0.0086	0.0082	0.0078	0.0074	0.0070	0.0065	0.0061	0.0056	0.0050	0.0045	0.0039	0.0033	0.0027	0.0022	0.0017	0.0014	0.0011	0.0012	0.0018	0.0020	0.0018
55	0.0123	0.0117	0.0112	0.0106	0.0100	0.0093	0.0087	0.0080	0.0072	0.0064	0.0056	0.0048	0.0039	0.0031	0.0025	0.0020	0.0016	0.0013	0.0019	0.0023	0.0025	0.0025
54	0.0149	0.0142	0.0135	0.0127	0.0119	0.0110	0.0101	0.0092	0.0082	0.0071	0.0061	0.0049	0.0040	0.0032	0.0025	0.0020	0.0016	0.0018	0.0022	0.0027	0.0030	0.0031
53	0.0170	0.0161	0.0152	0.0142	0.0132	0.0121	0.0110	0.0098	0.0085	0.0073	0.0059	0.0047	0.0038	0.0030	0.0024	0.0020	0.0020	0.0020	0.0025	0.0030	0.0035	0.0036
52	0.0184	0.0174	0.0163	0.0151	0.0139	0.0126	0.0112	0.0098	0.0083	0.0068	0.0054	0.0044	0.0035	0.0027	0.0022	0.0023	0.0022	0.0022	0.0027	0.0033	0.0038	0.0041
51	0.0194	0.0182	0.0169	0.0155	0.0140	0.0125	0.0110	0.0093	0.0076	0.0061	0.0049	0.0039	0.0031	0.0025	0.0025	0.0025	0.0024	0.0023	0.0029	0.0036	0.0041	0.0045
50	0.0195	0.0184	0.0169	0.0153	0.0137	0.0120	0.0102	0.0083	0.0066	0.0053	0.0043	0.0033	0.0027	0.0028	0.0027	0.0026	0.0025	0.0024	0.0031	0.0038	0.0043	0.0048
49	0.0198	0.0182	0.0165	0.0148	0.0129	0.0110	0.0090	0.0072	0.0057	0.0046	0.0036	0.0029	0.0029	0.0029	0.0028	0.0027	0.0026	0.0025	0.0032	0.0040	0.0045	0.0051
48	0.0193	0.0176	0.0157	0.0137	0.0117	0.0095	0.0076	0.0061	0.0049	0.0038	0.0031	0.0031	0.0030	0.0029	0.0029	0.0028	0.0027	0.0026	0.0033	0.0041	0.0047	0.0053
47	0.0185	0.0165	0.0145	0.0123	0.0100	0.0080	0.0064	0.0051	0.0040	0.0033	0.0033	0.0032	0.0031	0.0030	0.0029	0.0028	0.0028	0.0027	0.0034	0.0042	0.0048	0.0054
46	0.0172	0.0151	0.0128	0.0105	0.0084	0.0067	0.0054	0.0042	0.0034	0.0034	0.0033	0.0032	0.0031	0.0030	0.0030	0.0029	0.0028	0.0027	0.0035	0.0042	0.0049	0.0055
45	0.0157	0.0133	0.0109	0.0087	0.0070	0.0056	0.0044	0.0036	0.0035	0.0034	0.0033	0.0032	0.0032	0.0031	0.0030	0.0029	0.0028	0.0028	0.0035	0.0043	0.0049	0.0056
44	0.0138	0.0112	0.0090	0.0072	0.0058	0.0045	0.0037	0.0036	0.0035	0.0034	0.0033	0.0033	0.0032	0.0031	0.0030	0.0029	0.0028	0.0028	0.0035	0.0043	0.0049	0.0056
43	0.0116	0.0092	0.0074	0.0059	0.0047	0.0038	0.0037	0.0036	0.0035	0.0034	0.0033	0.0033	0.0032	0.0031	0.0030	0.0029	0.0028	0.0028	0.0035	0.0043	0.0049	0.0057
42	0.0095	0.0076	0.0061	0.0048	0.0039	0.0038	0.0037	0.0036	0.0035	0.0034	0.0033	0.0032	0.0032	0.0031	0.00230	0.0029	0.0028	0.0027	0.0035	0.0043	0.0049	0.0056
41	0.0077	0.0062	0.0049	0.0040	0.0039	0.0038	0.0037	0.0036	0.0035	0.0034	0.0033	0.0032	0.0031	0.0030	0.0030	0.0028	0.0028	0.0027	0.0035	0.0042	0.0049	0.0056
40	0.0063	0.0049	0.0040	0.0039	0.0038	0.0037	0.0036	0.0035	0.0034	0.0034	0.0033	0.0032	0.0031	0.0030	0.0029	0.0028	0.0028	0.0027	0.0034	0.0042	0.0048	0.0055
39	0.0050	0.0041	0.0040	0.0039	0.0038	0.0037	0.0036	0.0035	0.0034	0.0033	0.0032	0.0031	0.0031	0.0030	0.0029	0.0028	0.0027	0.0026	0.0034	0.0041	0.0047	0.0054
38	0.0041	0.0040	0.0039	0.0038	0.0037	0.0036	0.0035	0.0034	0.0033	0.0033	0.0032	0.0031	0.0030	0.0029	0.0028	0.0028	0.0027	0.0026	0.0033	0.0040	0.0046	0.0053
37	0.0041	0.0040	0.0039	0.0038	0.0037	0.0036	0.0035	0.0034	0.0033	0.0032	0.0031	0.0030	0.0030	0.0029	0.0028	0.0027	0.0026	0.0026	0.0032	0.0040	0.0045	0.0052
36	0.0040	0.0039	0.0038	0.0037	0.0036	0.0035	0.0034	0.0033	0.0032	0.0032	0.0031	0.0030	0.0029	0.0028	0.0027	0.0027	0.0026	0.0025	0.0032	0.0039	0.0044	0.0051
35	0.0039	0.0038	0.0037	0.0036	0.0035	0.0034	0.0034	0.0033	0.0032	0.0031	0.0030	0.0029	0.0028	0.0028	0.0027	0.0026	0.0025	0.0024	0.0031	0.0038	0.0043	0.0050
34	0.0039	0.0038	0.0037	0.0036	0.0035	0.0034	0.0033	0.0032	0.0031	0.0030	0.0030	0.0029	0.0028	0.0027	0.0026	0.0025	0.0025	0.0024	0.0030	0.0037	0.0042	0.0049
33	0.0038	0.0037	0.0036	0.0035	0.0034	0.0033	0.0032	0.0031	0.0031	0.0030	0.0029	0.0028	0.0027	0.0026	0.0026	0.0025	0.0024	0.0023	0.0030	0.0036	0.0041	0.0047
32	0.0037	0.0036	0.0035	0.0034	0.0033	0.0033	0.0032	0.0031	0.0030	0.0029	0.0028	0.0027	0.0027	0.0026	0.0025	0.0024	0.0023	0.0023	0.0029	0.0035	0.0040	0.0046
31	0.0037	0.0036	0.0035	0.0034	0.0033	0.0032	0.0031	0.0030	0.0029	0.0029	0.0028	0.0027	0.0026	0.0025	0.0024	0.0024	0.0023	0.0022	0.0028	0.0034	0.0039	0.0045
30	0.0036	0.0035	0.0034	0.0033	0.0032	0.0031	0.0030	0.0030	0.0029	0.0028	0.0027	0.0026	0.0025	0.0025	0.0024	0.0023	0.0022	0.0021	0.0027	0.0033	0.0038	0.0043

NOTES:

1. Method: Two-tier
2. Type: Deferred to Member's age 60
3. Option: Child Only or Spouse/Child (if spouse is no longer eligible)

Table 45-10 - 1999 Open Enrollment Premium Factors Reserve Part of RC-SBP Rates

1999 OPEN ENROLLMENT PREMIUM FACTORS - DEFERRED ANNUITY (Notes)					
Age at Election	Premium as Percent of Base Amount	Age at Election	Premium as Percent of Base Amount	Age at Election	Premium as Percent of Base Amount
30	0.0274	57	0.0254	84	0.0781
31	0.0273	58	0.0251	85	0.0825
32	0.0273	59	0.0247	86	0.0864
33	0.0273	60	0.0240	87	0.0906
34	0.0274	61	0.0241	88	0.0956
35	0.0274	62	0.0255	89	0.1001
36	0.0274	63	0.0269	90	0.1054
37	0.0274	64	0.0285	91	0.1121
38	0.0274	65	0.0301	92	0.1190
39	0.0273	66	0.0316	93	0.1260
40	0.0273	67	0.0333	94	0.1330
41	0.0274	68	0.0349	95	0.1399
42	0.0274	69	0.0366	96	0.1464
43	0.0273	70	0.0384	97	0.1520
44	0.0273	71	0.0403	98	0.1525
45	0.0272	72	0.0424	99	0.1507
46	0.0271	73	0.0445	100	0.1489
47	0.0271	74	0.0469	101	0.1474
48	0.0270	75	0.0494	102	0.1462
49	0.0270	76	0.0522	103	0.1458
50	0.0269	77	0.0549	104	0.1468
51	0.0267	78	0.0577	105	0.1509
52	0.0266	79	0.0608	106	0.1615
53	0.0264	80	0.0642	107	0.1897
54	0.0262	81	0.0674	108	0.2869
55	0.0259	82	0.0707	109	0.4480
56	0.0257	83	0.0743		

NOTES:

1. Each 5 percent RC-SBP supplement when surviving spouse reaches age 62 (RCSOEF)
2. Use member's age at election to the nearest birthday.

Table 45-11 - 1999 Open Enrollment Premium Factors - Deferred Annuity

1999 OPEN ENROLLMENT PREMIUM FACTORS - IMMEDIATE ANNUITY (Notes)					
Age at Election	Premium as Percent of Base Amount	Age at Election	Premium as Percent of Base Amount	Age at Election	Premium as Percent of Base Amount
30	0.0274	57	0.0257	84	0.0779
31	0.0274	58	0.0254	85	0.0822
32	0.0274	59	0.0251	86	0.0860
33	0.0274	60	0.0242	87	0.0902
34	0.0275	61	0.0255	88	0.0950
35	0.0275	62	0.0269	89	0.0995
36	0.0275	63	0.0284	90	0.1047
37	0.0275	64	0.0300	91	0.1113
38	0.0275	65	0.0315	92	0.1181
39	0.0275	66	0.0331	93	0.1250
40	0.0275	67	0.0346	94	0.1319
41	0.0276	68	0.0361	95	0.1387
42	0.0276	69	0.0376	96	0.1452
43	0.0276	70	0.0391	97	0.1507
44	0.0276	71	0.0407	98	0.1513
45	0.0275	72	0.0427	99	0.1495
46	0.0274	73	0.0449	100	0.1479
47	0.0273	74	0.0472	101	0.1464
48	0.0271	75	0.0497	102	0.1453
49	0.0271	76	0.0525	103	0.1450
50	0.0270	77	0.0551	104	0.1461
51	0.0269	78	0.0580	105	0.1502
52	0.0267	79	0.0610	106	0.1608
53	0.0266	80	0.0643	107	0.1889
54	0.0264	81	0.0674	108	0.2858
55	0.0262	82	0.0707	109	0.4463
56	0.0260	83	0.0742		

NOTES:

1. Each 5 percent RC-SBP supplement when surviving spouse reaches age 62 (RCSOEF)
2. Use member's age at election to the nearest birthday.

Table 45-12 - 1999 Open Enrollment Premium Factors - Immediate Annuity

1999 OPEN ENROLLMENT PREMIUM FACTORS RESERVE PART OF RC-SBP RATES - (RCOE) (Notes)																						
Age of Member	Age of Youngest Child																					
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
58 +	0.0025	0.0024	0.0023	0.0022	0.0021	0.0020	0.0019	0.0017	0.0016	0.0015	0.0013	0.0012	0.0011	0.0009	0.0007	0.0006	0.0005	0.0004	0.0004	0.0004	0.0007	0.0005
57	0.0049	0.0047	0.0045	0.0043	0.0041	0.0039	0.0037	0.0034	0.0032	0.0029	0.0026	0.0024	0.0021	0.0017	0.0014	0.0011	0.0009	0.0007	0.0007	0.0008	0.0014	0.0009
56	0.0089	0.0086	0.0082	0.0078	0.0074	0.0070	0.0065	0.0061	0.0056	0.0050	0.0045	0.0039	0.0033	0.0027	0.0022	0.0017	0.0014	0.0011	0.0012	0.0018	0.0020	0.0018
55	0.0123	0.0117	0.0112	0.0106	0.0100	0.0093	0.0087	0.0080	0.0072	0.0064	0.0056	0.0048	0.0039	0.0031	0.0025	0.0020	0.0016	0.0013	0.0019	0.0023	0.0025	0.0025
54	0.0149	0.0142	0.0135	0.0127	0.0119	0.0110	0.0101	0.0092	0.0082	0.0071	0.0061	0.0049	0.0040	0.0032	0.0025	0.0020	0.0016	0.0018	0.0022	0.0027	0.0030	0.0031
53	0.0170	0.0161	0.0152	0.0142	0.0132	0.0121	0.0110	0.0098	0.0085	0.0073	0.0059	0.0047	0.0038	0.0030	0.0024	0.0020	0.0020	0.0020	0.0025	0.0030	0.0035	0.0036
52	0.0184	0.0174	0.0163	0.0151	0.0139	0.0126	0.0112	0.0098	0.0083	0.0068	0.0054	0.0044	0.0035	0.0027	0.0022	0.0023	0.0022	0.0022	0.0027	0.0033	0.0038	0.0041
51	0.0194	0.0182	0.0169	0.0155	0.0140	0.0125	0.0110	0.0093	0.0076	0.0061	0.0049	0.0039	0.0031	0.0025	0.0025	0.0025	0.0024	0.0023	0.0029	0.0036	0.0041	0.0045
50	0.0195	0.0184	0.0169	0.0153	0.0137	0.0120	0.0102	0.0083	0.0066	0.0053	0.0043	0.0033	0.0027	0.0028	0.0027	0.0026	0.0025	0.0024	0.0031	0.0038	0.0043	0.0048
49	0.0198	0.0182	0.0165	0.0148	0.0129	0.0110	0.0090	0.0072	0.0057	0.0046	0.0036	0.0029	0.0029	0.0029	0.0028	0.0027	0.0026	0.0025	0.0032	0.0040	0.0045	0.0051
48	0.0193	0.0176	0.0157	0.0137	0.0117	0.0095	0.0076	0.0061	0.0049	0.0038	0.0031	0.0031	0.0030	0.0029	0.0029	0.0028	0.0027	0.0026	0.0033	0.0041	0.0047	0.0053
47	0.0185	0.0165	0.0145	0.0123	0.0100	0.0080	0.0064	0.0051	0.0040	0.0033	0.0033	0.0032	0.0031	0.0030	0.0029	0.0028	0.0028	0.0027	0.0034	0.0042	0.0048	0.0054
46	0.0172	0.0151	0.0128	0.0105	0.0084	0.0067	0.0054	0.0042	0.0034	0.0034	0.0033	0.0032	0.0031	0.0030	0.0030	0.0029	0.0028	0.0027	0.0035	0.0042	0.0049	0.0055
45	0.0157	0.0133	0.0109	0.0087	0.0070	0.0056	0.0044	0.0036	0.0035	0.0034	0.0033	0.0032	0.0032	0.0031	0.0030	0.0029	0.0028	0.0028	0.0035	0.0043	0.0049	0.0056
44	0.0138	0.0112	0.0090	0.0072	0.0058	0.0045	0.0037	0.0036	0.0035	0.0034	0.0033	0.0033	0.0032	0.0031	0.0030	0.0029	0.0028	0.0028	0.0035	0.0043	0.0049	0.0056
43	0.0116	0.0092	0.0074	0.0059	0.0047	0.0038	0.0037	0.0036	0.0035	0.0034	0.0033	0.0033	0.0032	0.0031	0.0030	0.0029	0.0028	0.0028	0.0035	0.0043	0.0049	0.0057
42	0.0095	0.0076	0.0061	0.0048	0.0039	0.0038	0.0037	0.0036	0.0035	0.0034	0.0033	0.0032	0.0032	0.0031	0.00230	0.0029	0.0028	0.0027	0.0035	0.0043	0.0049	0.0056
41	0.0077	0.0062	0.0049	0.0040	0.0039	0.0038	0.0037	0.0036	0.0035	0.0034	0.0033	0.0032	0.0031	0.0030	0.0030	0.0028	0.0028	0.0027	0.0035	0.0042	0.0049	0.0056
40	0.0063	0.0049	0.0040	0.0039	0.0038	0.0037	0.0036	0.0035	0.0034	0.0034	0.0033	0.0032	0.0031	0.0030	0.0029	0.0028	0.0028	0.0027	0.0034	0.0042	0.0048	0.0055
39	0.0050	0.0041	0.0040	0.0039	0.0038	0.0037	0.0036	0.0035	0.0034	0.0033	0.0032	0.0031	0.0031	0.0030	0.0029	0.0028	0.0027	0.0026	0.0034	0.0041	0.0047	0.0054
38	0.0041	0.0040	0.0039	0.0038	0.0037	0.0036	0.0035	0.0034	0.0033	0.0033	0.0032	0.0031	0.0030	0.0029	0.0028	0.0028	0.0027	0.0026	0.0033	0.0040	0.0046	0.0053
37	0.0041	0.0040	0.0039	0.0038	0.0037	0.0036	0.0035	0.0034	0.0033	0.0032	0.0031	0.0030	0.0030	0.0029	0.0028	0.0027	0.0026	0.0026	0.0032	0.0040	0.0045	0.0052
36	0.0040	0.0039	0.0038	0.0037	0.0036	0.0035	0.0034	0.0033	0.0032	0.0032	0.0031	0.0030	0.0029	0.0028	0.0027	0.0027	0.0026	0.0025	0.0032	0.0039	0.0044	0.0051
35	0.0039	0.0038	0.0037	0.0036	0.0035	0.0034	0.0034	0.0033	0.0032	0.0031	0.0030	0.0029	0.0028	0.0028	0.0027	0.0026	0.0025	0.0024	0.0031	0.0038	0.0043	0.0050
34	0.0039	0.0038	0.0037	0.0036	0.0035	0.0034	0.0033	0.0032	0.0031	0.0030	0.0030	0.0029	0.0028	0.0027	0.0026	0.0025	0.0025	0.0024	0.0030	0.0037	0.0042	0.0049
33	0.0038	0.0037	0.0036	0.0035	0.0034	0.0033	0.0032	0.0031	0.0031	0.0030	0.0029	0.0028	0.0027	0.0026	0.0026	0.0025	0.0024	0.0023	0.0030	0.0036	0.0041	0.0047
32	0.0037	0.0036	0.0035	0.0034	0.0033	0.0033	0.0032	0.0031	0.0030	0.0029	0.0028	0.0027	0.0027	0.0026	0.0025	0.0024	0.0023	0.0023	0.0029	0.0035	0.0040	0.0046
31	0.0037	0.0036	0.0035	0.0034	0.0033	0.0032	0.0031	0.0030	0.0029	0.0029	0.0028	0.0027	0.0026	0.0025	0.0024	0.0024	0.0023	0.0022	0.0028	0.0034	0.0039	0.0045
30	0.0036	0.0035	0.0034	0.0033	0.0032	0.0031	0.0030	0.0030	0.0029	0.0028	0.0027	0.0026	0.0025	0.0025	0.0024	0.0023	0.0022	0.0021	0.0027	0.0033	0.0038	0.0043

NOTES:

1. Method: Two-tier
2. Type: Deferred to member's age 60
3. Option: Child only or spouse/child (if spouse is no longer eligible).

Table 57-4 - 1999 Open Enrollment Premium Factors Reserve Part of RC-SBP Rates

1999 OPEN ENROLLMENT PREMIUM FACTORS - DEFERRED ANNUITY (Notes)					
Age at Election	Premium as Percent of Base Amount	Age at Election	Premium as Percent of Base Amount	Age at Election	Premium as Percent of Base Amount
30	0.0274	57	0.0254	84	0.0781
31	0.0273	58	0.0251	85	0.0825
32	0.0273	59	0.0247	86	0.0864
33	0.0273	60	0.0240	87	0.0906
34	0.0274	61	0.0241	88	0.0956
35	0.0274	62	0.0255	89	0.1001
36	0.0274	63	0.0269	90	0.1054
37	0.0274	64	0.0285	91	0.1121
38	0.0274	65	0.0301	92	0.1190
39	0.0273	66	0.0316	93	0.1260
40	0.0273	67	0.0333	94	0.1330
41	0.0274	68	0.0349	95	0.1399
42	0.0274	69	0.0366	96	0.1464
43	0.0273	70	0.0384	97	0.1520
44	0.0273	71	0.0403	98	0.1525
45	0.0272	72	0.0424	99	0.1507
46	0.0271	73	0.0445	100	0.1489
47	0.0271	74	0.0469	101	0.1474
48	0.0270	75	0.0494	102	0.1462
49	0.0270	76	0.0522	103	0.1458
50	0.0269	77	0.0549	104	0.1468
51	0.0267	78	0.0577	105	0.1509
52	0.0266	79	0.0608	106	0.1615
53	0.0264	80	0.0642	107	0.1897
54	0.0262	81	0.0674	108	0.2869
55	0.0259	82	0.0707	109	0.4480
56	0.0257	83	0.0743		

NOTES:

1. Each 5 percent RC-SBP supplement when surviving spouse reaches age 62 (RCSOEF)
2. Use member's age at election to the nearest birthday.

Table 57-5 - 1999 Open Enrollment Premium Factors - Deferred Annuity

1999 OPEN ENROLLMENT PREMIUM FACTORS - IMMEDIATE ANNUITY (Notes)					
Age at Election	Premium as Percent of Base Amount	Age at Election	Premium as Percent of Base Amount	Age at Election	Premium as Percent of Base Amount
30	0.0274	57	0.0257	84	0.0779
31	0.0274	58	0.0254	85	0.0822
32	0.0274	59	0.0251	86	0.0860
33	0.0274	60	0.0242	87	0.0902
34	0.0275	61	0.0255	88	0.0950
35	0.0275	62	0.0269	89	0.0995
36	0.0275	63	0.0284	90	0.1047
37	0.0275	64	0.0300	91	0.1113
38	0.0275	65	0.0315	92	0.1181
39	0.0275	66	0.0331	93	0.1250
40	0.0275	67	0.0346	94	0.1319
41	0.0276	68	0.0361	95	0.1387
42	0.0276	69	0.0376	96	0.1452
43	0.0276	70	0.0391	97	0.1507
44	0.0276	71	0.0407	98	0.1513
45	0.0275	72	0.0427	99	0.1495
46	0.0274	73	0.0449	100	0.1479
47	0.0273	74	0.0472	101	0.1464
48	0.0271	75	0.0497	102	0.1453
49	0.0271	76	0.0525	103	0.1450
50	0.0270	77	0.0551	104	0.1461
51	0.0269	78	0.0580	105	0.1502
52	0.0267	79	0.0610	106	0.1608
53	0.0266	80	0.0643	107	0.1889
54	0.0264	81	0.0674	108	0.2858
55	0.0262	82	0.0707	109	0.4463
56	0.0260	83	0.0742		

NOTES:

1. Each 5 percent RC-SBP supplement when surviving spouse reaches age 62 (RCSOEF)
2. Use member's age at election to the nearest birthday.

Table 57-6 - 1999 Open Enrollment Premium Factors - Immediate Annuity